

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

PAUL W. KOPRIVNAK

Debtor(s)

Case No. 16-22856JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/02/2016.
- 2) The plan was confirmed on 10/14/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 10/14/2016, 05/25/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/15/2019.
- 5) The case was dismissed on 07/08/2019.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 37.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,656.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$15,229.01  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$15,229.01**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,500.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$665.56  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,165.56**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP - AGENT	Unsecured	NA	171.18	171.18	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Secured	26,125.00	25,919.28	0.00	0.00	0.00
CACH LLC	Unsecured	NA	1,384.50	1,384.50	0.00	0.00
CAPITAL ONE BANK NA**	Unsecured	2,417.00	2,457.88	2,457.88	0.00	0.00
CAPITAL ONE BANK NA**	Unsecured	2,916.00	3,034.34	3,034.34	0.00	0.00
COMENITY BANK	Unsecured	2,596.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	843.00	843.29	843.29	0.00	0.00
DITECH FINANCIAL LLC(*)	Secured	104,101.00	92,161.48	0.00	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	295.56	295.56	0.00	0.00
ELAN FINANCIAL SERVICES	Unsecured	1,260.00	NA	NA	0.00	0.00
FIRST SAVINGS BANK	Unsecured	696.00	NA	NA	0.00	0.00
GULF OIL	Unsecured	297.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	189.90	189.90	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	9,566.00	9,579.45	9,579.45	1,837.83	0.00
JPMORGAN CHASE BANK NA	Unsecured	2,407.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	3,526.00	3,526.20	3,526.20	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	563.00	568.10	568.10	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,833.00	1,833.56	1,833.56	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,170.00	1,170.97	1,170.97	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,799.00	1,799.11	1,799.11	0.00	0.00
NORTHSTAR MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	15,282.00	15,282.93	15,282.93	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,188.00	1,188.84	1,188.84	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,048.10	1,048.10	0.00	0.00
QUANTUM3 GROUP LLC AGNT - STE	Secured	5,814.00	5,867.90	0.00	0.00	0.00
SPRINGLEAF FINANCIAL SVCS OF PA	Secured	22,020.00	16,492.90	16,492.90	7,601.80	1,623.82
VERIZON	Unsecured	0.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$16,492.90	\$7,601.80	\$1,623.82
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$16,492.90</b>	<b>\$7,601.80</b>	<b>\$1,623.82</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$9,579.45	\$1,837.83	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$9,579.45</b>	<b>\$1,837.83</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$34,794.46</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$4,165.56</u>	
Disbursements to Creditors	<u>\$11,063.45</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$15,229.01</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/13/2019

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.